

Exhibit 27



SD Money Transmitter License Amendment Checklist (Company)

CHECKLIST SECTIONS

- [General Information](#)
- [Amendments](#)

GENERAL INFORMATION

Instructions

When making changes to your record in NMLS, South Dakota Division of Banking requires advance notification for some changes. See the checklist below for details.

Uploading Agency-Specific Documents

If you are required to upload documents to NMLS for an Advance Change Notice (ACN), select “Advance Change Notice” for the document type in the NMLS Document Uploads section. If you are required to upload documents for an amendment that doesn’t require ACN, select the applicable document type in the NMLS Document Uploads section.

Note: Use the recommended filing naming convention found on the [Document Upload Descriptions and Examples](#).

Helpful Resources

- [Amendments & Advance Change Notice](#)
- [Document Uploads Quick Guide](#)
- [Document Upload Descriptions and Examples](#)

Agency Contact Information

Contact South Dakota Division of Banking licensing staff by phone at 605.773.3421 or send your questions via email to DLR.BankingLicensing@state.sd.us for additional assistance.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH THEY ARE APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.

AMENDMENTS

- [Change of Legal Name](#)
- [Change of Main Address](#)
- [Addition or Modification of Other Trade Name](#)

- [Deletion of Other Trade Name](#)
- [Change of Legal Status](#)
- [Addition or Modification of Affiliates/Subsidiaries](#)
- [Addition or Modification of Direct Owners/Executive Officers](#)
- [Addition or Modification of Indirect Owners](#)
- [Change of Disclosure Question\(s\)](#)

Note: Information uploaded or filed in NMLS will not be viewable to the agency until the filing has been attested to and submitted through NMLS. Agency-specific requirements that should be emailed or mailed to the agency on the checklist below must be received with the appropriate checklist within five (5) business days of the electronic submission of your filing through NMLS.

Complete	SD Money Transmitter Change of Legal Name Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Legal Name: Submit an ACN for a change of Legal Name through the Company Form (MU1) in NMLS. 15-day notice must be provided for this change.	NMLS
Note	Change of Legal Name Fee: \$0 per license Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.	N/A
<input type="checkbox"/>	Surety Bond Rider: Contact the surety bond producer to inform them of the change and effective date so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the ESB for NMLS Licensees page of the NMLS Resource Center for more information about the Electronic Surety Bond process.	Electronic Surety Bond in NMLS
<input type="checkbox"/>	<p>Formation Documents: Formation Documents must be submitted related to this change type.</p> <p>Determine classification of applicant's legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.</p> <p>Limited Liability Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Liability Partnership; and • Partnership Agreement (including all amendments). <p>Limited Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Partnership; and • Partnership Agreement (including all amendments). <p>Limited Liability Company ("LLC"):</p> <ul style="list-style-type: none"> • Articles of Organization (including all amendments); • Operating Agreement (including all amendments); • IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and • LLC resolution if authority not in operating agreement. <p>Corporation:</p> <ul style="list-style-type: none"> • Articles of Incorporation (including all amendments); • By-laws (including all amendments), if applicable; • Shareholder Agreement (including all amendments), if applicable; • IRS Form 2553 if S-corp treatment elected; and • Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable. <p>Not for Profit Corporation</p> <ul style="list-style-type: none"> • Documents requested of a Corporation; and • Proof of nonprofit status <ul style="list-style-type: none"> ○ Internal Revenue Service ("IRS") 501(c)(3) designation letter; or ○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating 	Upload in NMLS: under the Document Type Formation Document in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	SD Money Transmitter Change of Legal Name Amendment Items	Submitted via...
	<p>within the State; and (ii) no part of the entity's net earnings may lawfully benefit any private shareholder or individual; or</p> <ul style="list-style-type: none"> ○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or ○ Any of the three preceding items described, if that item applies to a State or national parent organization, together with a statement by the State or parent organization that the applicant is a local nonprofit affiliate. <p>Trust (Statutory), excludes SD Chartered Trust Companies</p> <ul style="list-style-type: none"> • Certificate of Trust; and • Governing instrument (all amendments). 	
<input data-bbox="142 814 181 856" type="checkbox"/>	<p>Certificate of Authority/Good Standing Certificate: Upload a South Dakota State-issued and approved document from the South Dakota Secretary of State's office, that demonstrates authorization to do business in SD.</p> <p>This document should be named <i>SD Certificate of Authority OR SD Certificate of Good Standing</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	SD Money Transmitter Change of Main Address Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Main Address: Submit an ACN for a change of Main (Corporate) Address through the Company Form (MU1) in NMLS 15 day notice must be provided for this change.	NMLS
Note	Change of Main Address: \$0 per license Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.	N/A
<input type="checkbox"/>	Surety Bond Rider: Contact the surety bond producer to inform them of the change and effective date so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the ESB for NMLS Licensees page of the NMLS Resource Center for more information about the Electronic Surety Bond process.	Electronic Surety Bond in NMLS
<input type="checkbox"/>	Common Amendment/Amended Annual Report/Annual Report: Upload a South Dakota State-issued and approved document from the South Dakota Secretary of State's office through NMLS that demonstrates the change of address filing. This document should be named <i>SD Common Amendment/ Amended Annual Report/ Annual Report</i> .	Upload in NMLS: under the Document Type <u>SD Common Amendment/ Amended Annual Report/ Annual Report</u> in the <i>Document Uploads</i> section of the Company Form (MU1)

Complete	SD Money Transmitter Addition or Modification of Other Trade Name Amendment Items	Submitted via...
<input type="checkbox"/>	Addition or Modification of Other Trade Name: Submit an ACN for an addition of or change to an Other Trade Name through the Company Form (MU1) in NMLS. 15-days must be provided for this change.	NMLS
Note	Addition of Other Trade Name \$0 per license. Fees collected through NMLS are NOT REFUNDABLE OR TRANSFERABLE.	N/A
<input type="checkbox"/>	<p>Other Trade Name: If operating under a name that is different from the applicant's legal name, that name ("Trade Name", "Assumed Name" or "DBA") must be listed under the <i>Other Trade Names</i> section of the Company Form (MU1). South Dakota does not limit the number of other trade names.</p> <p>If operating under an "Other Trade Name", upload STATE OF SOUTH DAKOTA Doing Business As (DBA) Fictitious Business Name Registration from the South Dakota Secretary of State regarding ability to do business under that trade name.</p> <p>This document should be named <i>SD Money Transmitter Trade Name – Assumed Name</i>.</p>	Upload in NMLS: under the Document Type <u>Trade Name/Assumed Name Registration Certificates</u> in the <i>Document Uploads</i> section of the Company Form (MU1).

Complete	SD Money Transmitter Deletion of Other Trade Name Amendment Items	Submitted via...
<input data-bbox="144 401 185 438" type="checkbox"/>	<p>Deletion of Other Trade Name: Submit an ACN for a deletion an Other Trade Name through the Company Form (MU1) in NMLS. 15 Days must be provided for this change.</p> <p>If deleting an Other Trade Name, this name must be removed from the <i>Other Trade Names</i> section of the Company Form (MU1).</p>	<p>NMLS</p>

Complete	SD Money Transmitter Change of Legal Status Amendment Items	Submitted via...
<p>Note: In many cases, a change to the Fiscal Year End, Legal Status, and State or Date of Formation indicates a new entity has been formed and a new NMLS record is required. This includes the creation of a new NMLS account and submission of a new Company Form (MU1).</p>		
<input type="checkbox"/>	<p>Change of Legal Status: Submit an ACN for a change of Legal Status within the Company Form (MU1) in NMLS. 15 Days must be provided for this change.</p> <p>Submit an amendment for a change in Legal Status within the Company Form (MU1) in NMLS.</p>	<p>NMLS</p>
<input type="checkbox"/>	<p>Formation Documents: Formation Documents must be submitted related to this change type.</p> <p>Determine classification of applicant's legal status and submit a State certified copy of the requested applicable documentation detailed below. Original formation documents and all subsequent amendments, thereto including a list of any name changes.</p> <p>Limited Liability Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Liability Partnership; and • Partnership Agreement (including all amendments). <p>Limited Partnership:</p> <ul style="list-style-type: none"> • Certificate of Limited Partnership; and • Partnership Agreement (including all amendments). <p>Limited Liability Company ("LLC"):</p> <ul style="list-style-type: none"> • Articles of Organization (including all amendments); • Operating Agreement (including all amendments); • IRS Form 2553 or IRS Form 8832 if S-corp treatment elected; and • LLC resolution if authority not in operating agreement. <p>Corporation:</p> <ul style="list-style-type: none"> • Articles of Incorporation (including all amendments); • By-laws (including all amendments), if applicable; • Shareholder Agreement (including all amendments), if applicable; • IRS Form 2553 if S-corp treatment elected; and • Corporate resolution if authority to complete application not in By-Laws or Shareholder Agreement, as amended, as applicable. <p>Not for Profit Corporation</p> <ul style="list-style-type: none"> • Documents requested of a Corporation; and • Proof of nonprofit status <ul style="list-style-type: none"> ○ Internal Revenue Service ("IRS") 501(c)(3) designation letter; or ○ statement from a State taxing body or the State attorney general certifying that: (i) the entity is a nonprofit organization operating within the State; and (ii) no part of the entity's net earnings may lawfully benefit any private shareholder or individual; or ○ entity's certificate of incorporation or similar document if it clearly establishes the nonprofit status of the applicant; or ○ Any of the three preceding items described, if that item applies to 	<p>Upload in NMLS: under the Document Type <u>Formation Document</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	SD Money Transmitter Change of Legal Status Amendment Items	Submitted via...
	<p>a State or national parent organization, together with a statement by the State or parent organization that the applicant is a local nonprofit affiliate.</p> <p>Trust (Statutory), excludes SD Chartered Trust Companies</p> <ul style="list-style-type: none"> • Certificate of Trust; and <p>Governing instrument (all amendments).</p>	
<input data-bbox="159 661 198 699" type="checkbox"/>	<p>Certificate of Authority/Good Standing Certificate: Upload a South Dakota State-issued and approved document from the South Dakota Secretary of State's office, that demonstrates authorization to do business in SD.</p> <p>This document should be named <i>SD Certificate of Authority OR SD Certificate of Good Standing</i>.</p>	<p>Upload in NMLS: under the Document Type <u>Certificate of Authority/Good Standing Certificate</u> in the <i>Document Uploads</i> section of the Company Form (MU1).</p>

Complete	SD Money Transmitter Addition or Modification of Affiliates/Subsidiaries Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Affiliates/Subsidiaries: Submit an ACN for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS. 15 days notice must be provided for this change.</p> <p>Submit an amendment for an addition or change in Affiliates/Subsidiaries within the Company Form (MU1) in NMLS.</p>	NMLS

Complete	SD Money Transmitter Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
<input type="checkbox"/>	<p>Addition or Modification of Direct Owners/Executive Officers: Submit an ACN for an addition or change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS. 15 Days notice must be provided for this change.</p> <p>Submit an amendment for an addition or change in Direct Owners/Executive Officers within the Company Form (MU1) in NMLS.</p>	NMLS
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per control person.	NMLS (Filing submission)
<input type="checkbox"/>	Credit Report: Individuals in a position of control are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS.	NMLS
<input type="checkbox"/>	FBI Criminal Background Check for MU2 Individual: \$36.25 per person.	NMLS (Filing submission)
<input type="checkbox"/>	<p>MU2 Individual FBI Criminal Background Check Requirements: The following Individuals, as specified below, on the Company Form (MU1) are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p>SDCL 51A-17-11</p> <p><i>Direct Owners</i> SDCL 51A-17-12 (3)</p> <ul style="list-style-type: none"> Any person who has ownership of, or the power to vote, twenty five percent or more of the outstanding voting securities of a licensee or controlling person. Key shareholder, any person, or group of persons acting in concert, who is the owner of twenty-five percent or more of any voting class of an applicant's stock. <p><i>Executive Officers</i> SDCL 51A-17-13 (7) SDCL 541A-17-14 (4)</p> <ul style="list-style-type: none"> Executive officer, the licensee's president, chair of the executive committee, senior officer responsible for the licensee. <p>After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required. See the Criminal Background Check section of the NMLS Resource Center for</p>	NMLS

Complete	SD Money Transmitter Addition or Modification of Direct Owners/Executive Officers Amendment Items	Submitted via...
	<p>more information.</p> <p>Note: If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>	
<input type="checkbox"/> ▪	<p>Credit Report Explanations: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions, loan modifications, etc.</p> <p>Note: Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Explanations section of your Individual Form (MU2).</p> <p>This document should be named Credit Report Explanations – Sub Name – Document Creation Date.</p>	<p>Upload in NMLS: under the Document Type <u>Credit Report Explanations</u> in the Document Uploads section of the Individual Form (MU2).</p>
<input type="checkbox"/> ▪	<p>Personal Financial Statement: The following individuals, as specified below, on the Company Form (MU1) are required to upload a personal financial statement.</p> <p><u>SDCL 51A-17-14</u></p> <p>South Dakota requires the personal financial statement for the preceding five years, of each principal of a non-corporate applicant.</p> <p><i>Direct Owner</i></p> <ul style="list-style-type: none"> Any person who has ownership of, or the power to vote, twenty five percent or more of the outstanding voting securities of a licensee or controlling person. Key shareholder, any person, or group of persons acting in concert, who is the owner of twenty-five percent or more of any voting class of an applicant's stock. <p>This document should be named SD – Personal Financial Statement.</p>	<p>Upload in NMLS: under the Document Type <u>Personal Financial Statement</u> in the Document Uploads section of the Individual Form (MU2).</p>
<input type="checkbox"/> ▪	<p>Verification of Experience: Provide a license specific resume with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for a license. Detailed job descriptions and duties with all employers need to be incorporated into a resume to demonstrate experience related to the specific state license being applied for.</p> <p>This document should be named Resume – SD Money Transmitter</p>	<p>Upload in NMLS: under the Document Type <u>Verification of Experience</u> in the Document Uploads section of the Individual Form (MU2).</p>

Complete	SD Money Transmitter Addition or Modification of Indirect Owners Amendment Items	Submitted via...
<input type="checkbox"/>	Addition or Modification of Indirect Owners: Submit an ACN for an addition or change in Indirect Owners within the Company Form (MU1) in NMLS. 15 day notice must be provided for this change.	NMLS
<input type="checkbox"/>	Credit Report for Control Persons: \$15 per control person.	NMLS (Filing submission)
<input type="checkbox"/>	Credit Report: Individuals in a position of control are required to authorize a credit report through NMLS. Individuals will be required to complete an Identity Verification Process (IDV) along with an individual attestation before a license request for your company can be filed through NMLS.	NMLS
<input type="checkbox"/>	FBI Criminal Background Check for MU2 Individual: \$36.25 per person.	NMLS (Filing submission)
<input type="checkbox"/>	<p>MU2 Individual FBI Criminal Background Check Requirements: When added to the Company Form (MU1), Indirect Owners, as specified below, are required to authorize a FBI criminal background check (CBC) through NMLS.</p> <p><i>Indirect Owners</i> SDCL 51A-17-12 (3)</p> <ul style="list-style-type: none"> • Ownership of, or the power to vote, twenty-five percent or more of the outstanding voting securities of a licensee or controlling person. For purposes of determining the percentage of a licensee controlled by any person, there shall be aggregated with the person's interest the interest of any other person controlled by such person or by any spouse, parent, or child of such person; <p>After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required.</p> <p>See the Criminal Background Check section of the NMLS Resource Center for more information.</p> <p>Note: If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>	NMLS
<input type="checkbox"/>	Credit Report Explanations: Submit a line by line, detailed letter of explanation of all derogatory credit accounts along with proof of payoffs, payment arrangements and evidence of payments made, or evidence of any formal dispute filed (documents must be dated). Accounts to address include, but are not limited to: collections items, charge offs, accounts currently past due, accounts with serious delinquencies in the last 3 years, repossessions,	Upload in NMLS: under the Document Type Credit Report Explanations in the Document Uploads section of the

Complete	SD Money Transmitter Addition or Modification of Indirect Owners Amendment Items	Submitted via...
	<p>loan modifications, etc.</p> <p>Note: Items regarding bankruptcy, foreclosure actions, outstanding judgments or liens, or delinquent child support payments should be addressed in the Disclosure Explanations section of your Individual Form (MU2).</p> <p>This document should be named Credit Report Explanations – Sub Name – Document Creation Date.</p>	Individual Form (MU2).
<input type="checkbox"/>	<p>Personal Financial Statement: The following individuals, as specified below, on the Company Form (MU1) are required to upload a personal financial statement.</p> <p><u>SDCL 51A-17-14</u></p> <p>South Dakota requires the personal financial statement for the preceding five years, of each principal of a non-corporate applicant.</p> <p><i>Indirect Owners</i></p> <ul style="list-style-type: none"> • <i>Ownership of, or the power to vote, twenty-five percent or more of the outstanding voting securities of a licensee or controlling person. For purposes of determining the percentage of a licensee controlled by any person, there shall be aggregated with the person's interest the interest of any other person controlled by such person or by any spouse, parent, or child of such person;</i> <p>This document should be named SD – Personal Financial Statement.</p>	<p>Upload in NMLS: under the Document Type <u>Personal Financial Statement</u> in the Document Uploads section of the Individual Form (MU2).</p>
<input type="checkbox"/>	<p>Verification of Experience: Provide a license specific resume with detailed job descriptions and/or duties performed evidencing experience in the industry the company is applying for a license. Detailed job descriptions and duties with all employers need to be incorporated into a resume to demonstrate experience related to the specific state license being applied for.</p> <p>This document should be named Resume-SD Money Transmitter – License Name.</p>	<p>Upload in NMLS: under the Document Type <u>Verification of Experience</u> in the Document Uploads section of the Individual Form (MU2).</p>

Complete	SD Money Transmitter Change of Disclosure Question(s) Amendment Items	Submitted via...
<input type="checkbox"/>	Change of Disclosure Question(s): Submit an amendment for a change to Disclosure Question response(s) through the Company Form (MU1) in NMLS.	NMLS
<input type="checkbox"/>	Changing a Response from No to Yes: Provide a complete and detailed explanation and document upload for each response that changes from “No” to “Yes” for company or each control person. See the Company Disclosure Explanations Quick Guide for instructions.	Upload in NMLS in the <i>Disclosure Explanations</i> section of the Company Form (MU1) or Individual Form (MU2).
<input type="checkbox"/>	Changing a Response from Yes to No: When changing a Disclosure Question response from Yes to No, you will be required to remove the question from the associated Disclosure Explanation and provide an Amendment Reason. You must select “Add Explanation for “No” Responses” and provide an explanation for each response that changes from “Yes” to “No” for company or each control person. You must also upload a document (PDF) related to the explanation. See the Company Disclosure Explanations Quick Guide for instructions.	NMLS